

Date: March 20, 2020

Subject: COVID-19

As we continue to monitor the acute impact of the COVID-19, Guild is taking the following measures, effective immediately for the following.

Conventional Refinance Loans in the state of **CA, NV and PA must have the below:**

- Current appraisal report or the AUS findings indicating a PIW, prior to locking a Conventional Refinance loan.
- Email the appraisal report or AUS findings to lockdesk@guildmortgage.net with Guild's loan number prior to submitting the lock.
- All Conventional Refinances locks without the appraisal report or the AUS finding indicating a PIW will not be locked and will be subject to the current market.

The following products have been temporary suspended:

- Caliber Elite Access 5/1 ARMS and 30 Year Fixed
- Caliber Homeownership 5/1 ARMS and 30 Year Fixed
- Redwood Choice
- Redwood Select QM and 90 QM Select

We appreciate your patience during this challenging time and will continue to monitor and provide additional information updates. In the meantime, please stay connected with us through your Account Executive if you have any questions.